



Laura T. Beyer

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United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
STATESVILLE DIVISION**

IN RE:

Gregory Lloyd Pomykata)	CHAPTER 13
SSN: XXX-XX-6875)	CASE NO. 13-50893
Cheryl Ann Pomykata)	
SSN: XXX-XX-0996)	
Debtors.)	
_____)	

ORDER ALLOWING EARLY PAYOFF

THIS MATTER is before the Court on the Debtor's Motion to Allow Early Payoff. The Court has reviewed the Motion, and, it appearing to the Court that those parties entitled to notice of motion were properly served with a copy of the motion and notice thereof and being given an opportunity for hearing, and it appearing that no objection was filed:

The Court finds that:

1. The Debtors filed a Chapter 13 bankruptcy on October 21, 2013.
2. The confirmed plan provided for payments over a 60 month period. June, 2018 represented the 56th month under the plan.
3. The Debtors are permitted to accept a gift from Mr. Pomykata's mother so that they can complete the plan now. The request was motivated by two new developments. First, the Debtors are required to relocate. Amended Schedules I and J reflect the income and expenses anticipated with the move. Second, the Debtors are in need of a new vehicle given the age and condition of the vehicles that they now own. The Debtors have met with car dealers and see that the terms (e.g., interest rates, purchase price, payments, down payment) are far worse while they are in the case. With the completion of the case, and with the receipt of a discharge, the terms will be much better.
4. Counsel for the Debtors is granted attorney fees of \$350.00 and expenses of \$33.00, which fees and expenses will be paid through the plan.

It is, therefore, ORDERED, ADJUDGED and DECREED that the Debtors' are allowed to make an early payoff of the Chapter 13 plan as outlined above. Counsel is granted attorney fees of \$350.00 and expenses of \$33.00 in connection with this motion, which fees and expenses will be paid through the plan.

This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order.

United States Bankruptcy Court